

IN THE CIRCUIT COURT OF MARION COUNTY, MISSISSIPPI

GWENDOLYN LANCASTER

PLAINTIFF

VS.

CAUSE NO. 2010-0507P

ZURICH AMERICAN INSURANCE COMPANY

DEFENDANT

CIRCUIT CLERK'S CERTIFICATE

I, the undersigned, Jesse Loftin, Circuit Clerk of Marion County, Mississippi, do hereby certify that the attached papers are true and correct copies of all papers filed in the above styled cause, which is Cause No. 2010-0507P pending in the Circuit Court of Marion County, in which Gwendolyn Lancaster is the Plaintiff and Zurich American Insurance Company is the Defendant.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the

8th day of December, 2010.

Jesse Loftin, Clerk
Marion County Circuit Court

By: A. Douglas, D.C.



IN THE CIRCUIT COURT OF MARION COUNTY, MISSISSIPPI

GWENDOLYN LANCASTER

PLAINTIFF

VERSUS

C. A. NO. 2010-0507P

ZURICH AMERICAN INSURANCE COMPANY

DEFENDANT

NOTICE TO TAKE VIDEO DEPOSITION

TO: EDWARD J. CURRIE, JR., ESQ.
CURRIE JOHNSON GRIFFIN GAINES & MYERS, P.A.
POST OFFICE BOX 750
JACKSON, MISSISSIPPI 39205-0750

FILED
NOV 29 2010
JESSE LOFTIN, CIRCUIT CLERK
D.C.

PLEASE TAKE NOTICE that the undersigned counsel for the Plaintiff will take the deposition of the Plaintiff, **GWENDOLYN LANCASTER**, commencing at **2:30 p.m.**, on **Monday, November 29, 2010**, at **109 ERLANGER STREET, POPLARVILLE, MISSISSIPPI 39470**, upon oral examination pursuant to Rule 30 (b)(2) of the Mississippi Rules of Civil Procedure before some officer authorized by law to take depositions. The oral examination will continue from day to day until completed. The deposition may be videotaped.

The Summons and Complaint were served on the defendant, Zurich American Insurance Company on November 15, 2010. Pursuant to Rule 30 (b)(2) counsel for Plaintiff states that the Plaintiff, Gwendolyn Lancaster is scheduled for brain surgery on Tuesday, November 30, 2010, in Jackson, Mississippi, in connection with the injuries sustained by her in this casualty. Because of the serious nature of the surgery required, she may not be available for examination at a later date unless this deposition is taken

This is a True Copy
DEC 1 20 10
JESSE LOFTIN
CIRCUIT CLERK
A. Douglas
D.C.

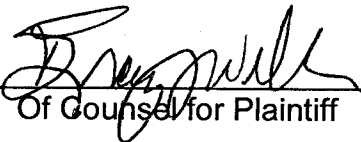
before the expiration of the 30-day period following service of process upon the Defendant, Zurich American Insurance Company, in this matter.

Counsel for Plaintiff certifies that to the best of his knowledge, information, and belief the above and foregoing statement and supporting facts are true.

This the 24th day of November, A. D., 2010.

WILLIAMS, WILLIAMS & MONTGOMERY, P. A.

By: _____


Of Counsel for Plaintiff

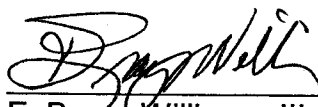
E. BRAGG WILLIAMS, III - MS Bar No. 7234
WILLIAMS, WILLIAMS & MONTGOMERY, P. A.
P. O. BOX 113
POPLARVILLE, MISSISSIPPI 39470
TELEPHONE: (601) 795-4572
ATTORNEYS FOR PLAINTIFF

CERTIFICATE

I, E. BRAGG WILLIAMS, III, of counsel for Plaintiff does hereby certify that I have this day faxed and mailed, by United States mail, postage prepaid, a true and correct copy of the foregoing **NOTICE TO TAKE DEPOSITION** to:

EDWARD J. CURRIE, JR., ESQ.
CURRIE JOHNSON GRIFFIN GAINES & MYERS, P.A.
POST OFFICE BOX 750
JACKSON, MISSISSIPPI 39205-0750

This, the 24th day of November, A. D., 2010.



E. Bragg Williams, III - MS Bar No. 7234

WILLIAMS, WILLIAMS & MONTGOMERY, P. A.

ATTORNEYS AT LAW

109 ERLANGER STREET

P.O. BOX 113

POPLARVILLE, MISSISSIPPI 39470

TELEPHONE (601) 795-4572

(FAX) 601-795-8382

November 24, 2010

LAMPTON O. WILLIAMS
JOSEPH H. MONTGOMERY
E. BRAGG WILLIAMS, III
L. O'NEAL WILLIAMS, JR.
MICHAEL E. PATTEN
CORY M. WILLIAMS

FILED
NOV 29 2010
JESSE LOFTIN, CIRCUIT CLERK
By _____
D.C.

E. B. WILLIAMS
1890-1976
E. B. WILLIAMS, JR.
1917-1990

Jesse Loftin, Circuit Clerk
Marion County Courthouse
250 Broad Street, Suite 1
Columbia, Mississippi 39429

Re: Gwendolyn Lancaster v. Zurich American Insurance Company
In the Circuit Court of Marion County, Mississippi
C. A. No. 2010-0507-P

Dear Jesse:

On behalf of the Plaintiff, Gwendolyn Lancaster, we submit the original and one (1) copy of the Notice to Take Video Deposition of the Plaintiff in connection with the captioned case. We will appreciate your filing the original notice and returning a stamped "FILED" copy to us in the self-addressed, stamped envelope enclosed for your convenience.

Thanking you for your cooperation and early attention to this request, we remain

Sincerely yours,

WILLIAMS, WILLIAMS & MONTGOMERY, P. A.

By: _____

E. Bragg Williams, III

EBW,III:bg
Enclosures

cc: Ms. Gwendolyn Lancaster
Edward J. Currie, Jr., Esq.

WILLIAMS, WILLIAMS & MONTGOMERY, P. A.
ATTORNEYS AT LAW
109 ERLANGER STREET
P. O. BOX 113
POPLARVILLE, MISSISSIPPI 39470

E. B. WILLIAMS
1890-1976

E. B. WILLIAMS, JR.
1917-1990

TELEPHONE (601) 795-4572
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LAMPTON O. WILLIAMS
JOSEPH H. MONTGOMERY
E. BRAGG WILLIAMS, III
L. O'NEAL WILLIAMS, JR.
MICHAEL E. PATTEN
CORY M. WILLIAMS

FAX COVER SHEET

DATE: November 24, 2010	TIME:	# PAGES 3
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FROM: E. BRAGG WILLIAMS, III

PLEASE DELIVER THE FOLLOWING PAGES TO:

Name:	Ashley
Firm:	Marion County Circuit Clerk's Office
Telecopier #:	(601) 731-3807
Re:	
Sent by:	Pam

MESSAGE

Regarding our telephone conversation, please file Notice to Take Video Deposition and return stamped "Filed" copy via facsimile.

CONFIDENTIALITY NOTICE

This facsimile transmission (and/or the documents accompanying it) may contain confidential information belonging to the sender which is protected by the attorney-client privilege. That information is intended only for the use of the individual or entity named above. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this information is strictly prohibited. If you have received this transmission in error, please immediately notify us by telephone to arrange for return of the documents.

Thank you,
Williams, Williams & Montgomery, P.A.

This is a True Copy

DEC 7 2010
JESSE LOFTIN

CIRCUIT CLERK

H. Douglas D.C.

IN THE CIRCUIT COURT OF MARION COUNTY, MISSISSIPPI

GWENDOLYN LANCASTER

FILED
NOV 24 2010

PLAINTIFF

VERSUS

C. A. NO. 2010-0507P

ZURICH AMERICAN INSURANCE COMPANY
By JESSE LOFTIN, CIRCUIT CLERK
D.C.

DEFENDANT

NOTICE TO TAKE VIDEO DEPOSITION

TO: EDWARD J. CURRIE, JR., ESQ.
CURRIE JOHNSON GRIFFIN GAINES & MYERS, P.A.
POST OFFICE BOX 750
JACKSON, MISSISSIPPI 39205-0750

PLEASE TAKE NOTICE that the undersigned counsel for the Plaintiff will take the deposition of the Plaintiff, GWENDOLYN LANCASTER, commencing at 2:30 p.m., on Monday, November 29, 2010, at 109 ERLANGER STREET, POPLARVILLE, MISSISSIPPI 39470, upon oral examination pursuant to Rule 30 (b)(2) of the Mississippi Rules of Civil Procedure before some officer authorized by law to take depositions. The oral examination will continue from day to day until completed. The deposition may be videotaped.

The Summons and Complaint were served on the defendant, Zurich American Insurance Company on November 15, 2010. Pursuant to Rule 30 (b)(2) counsel for Plaintiff states that the Plaintiff, Gwendolyn Lancaster is scheduled for brain surgery on Tuesday, November 30, 2010, in Jackson, Mississippi, in connection with the injuries sustained by her in this casualty. Because of the serious nature of the surgery required, she may not be available for examination at a later date unless this deposition is taken

This is a true copy

JESSE LOFTIN
CIRCUIT CLERK
A. D. [Signature]
D.C.

before the expiration of the 30-day period following service of process upon the Defendant, Zurich American Insurance Company, in this matter.

Counsel for Plaintiff certifies that to the best of his knowledge, information, and belief the above and foregoing statement and supporting facts are true.

This the 24th day of November, A. D., 2010.

WILLIAMS, WILLIAMS & MONTGOMERY, P. A.

By: 

Of Counsel for Plaintiff

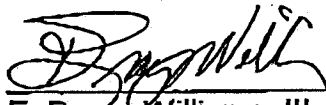
E. BRAGG WILLIAMS, III - MS Bar No. 7234
WILLIAMS, WILLIAMS & MONTGOMERY, P. A.
P. O. BOX 113
POPLARVILLE, MISSISSIPPI 39470
TELEPHONE: (601) 795-4572
ATTORNEYS FOR PLAINTIFF

CERTIFICATE

I, E. BRAGG WILLIAMS, III, of counsel for Plaintiff does hereby certify that I have this day faxed and mailed, by United States mail, postage prepaid, a true and correct copy of the foregoing NOTICE TO TAKE DEPOSITION to:

EDWARD J. CURRIE, JR., ESQ.
CURRIE JOHNSON GRIFFIN GAINES & MYERS, P.A.
POST OFFICE BOX 750
JACKSON, MISSISSIPPI 39205-0750

This, the 24th day of November, A. D., 2010.



E. Bragg Williams, III - MS Bar No. 7234

D# 10-5770
R# 10-3549

RECEIVED IN OFFICE
This 15 day of NOV, 2010
M. E. McMILLIN, Sheriff, Hinds County, MS
By Bm D.S.

SUMMONS
(Sheriff)

IN THE CIRCUIT COURT OF MARION COUNTY, MISSISSIPPI

GWENDOLYN LANCASTER PLAINTIFF

VS. CIVIL ACTION NO. 2010-0507P

ZURICH AMERICAN INSURANCE COMPANY DEFENDANT

SUMMONS

FILED
NOV 23 2010

THE STATE OF MISSISSIPPI

JESSE LOFTIN, CIRCUIT CLERK
By _____ D.C.

TO: ZURICH AMERICAN INSURANCE COMPANY
Through its registered agent
CHARLES A. BREWER
506 SOUTH PRESIDENT STREET
JACKSON, MISSISSIPPI 39201

LP

NOTICE TO DEFENDANT(S)

THE COMPLAINT WHICH IS ATTACHED TO THIS SUMMONS IS IMPORTANT AND
YOU MUST TAKE IMMEDIATE ACTION TO PROTECT YOUR RIGHTS.

You are required to mail or hand-deliver a copy of a written answer to the Complaint to E. BRAGG WILLIAMS, III, the attorney for the Plaintiff(s), whose post office address is P. O. Box 113, Poplarville, MS 39470 and whose street address is 109 Erlanger Street, Poplarville, MS 39470. Your response must be mailed or delivered within (30) days from the date of delivery of this summons and Complaint or a judgment by default will be entered against you for the money or other things demanded in the Complaint.

You must also file the original of your response with the Clerk of this Court within a reasonable time afterward.

Issued under my hand and seal of said Court, this 1st day of November, 2010.

JESSE LOFTIN, CIRCUIT CLERK
MARION COUNTY COURTHOUSE
250 BROAD STREET, SUITE 1
COLUMBIA, MISSISSIPPI 39429



By A. Douglas, D.C.
This is a True Copy
DEC 1 2010
JESSE LOFTIN
CIRCUIT CLERK
A. Douglas D.C.

DEPUTY CLERK

RECEIVED THIS 15 DAY OF NOV, 2010.

MALCOLM E. MCMILLIN, SHERIFF OF HINDS
COUNTY, MISSISSIPPI

By Lloyd Patton D.S.

SHERIFF'S RETURN

STATE OF MISSISSIPPI

COUNTY OF HINDS

A I personally delivered copies of the summons and Complaint on the 15 day of
NOV, 2010, to: Zurich American Ins. Co. By Agent Charles A.
Brewer c/o Danny Perry

() After exercising reasonable diligence I was unable to deliver copies of the summons and
Complaint to: _____

within _____ County, Mississippi. I served the summons and Complaint on the _____
day of _____, 20____, at the usual place of abode of above said

by leaving a true copy of the summons and Complaint with _____

_____, who is the _____ (here

insert wife, husband, son, daughter or other person as the case may be), a member of the family of the

person served above the age of sixteen years and willing to receive the summons and Complaint, and

thereafter on the _____ day of _____, 20____, I mailed (by first class mail, postage

prepaid) copies to the person served at his or her usual place of abode where the copies were left.

() I was unable to serve the summons and Complaint.

This 15 day of NOV, 2010.

MALCOLM E. MCMILLIN, SHERIFF OF HINDS
COUNTY, MISSISSIPPI

M. E. McMILLIN, SHERIFF

By Lloyd Patton D.S.

By Lloyd Patton
Deputy Sheriff

WILLIAMS, WILLIAMS & MONTGOMERY, P. A.

ATTORNEYS AT LAW

109 ERLANGER STREET

P.O. BOX 113

POPLARVILLE, MISSISSIPPI 39470

TELEPHONE (601) 795-4572

(FAX) 601-795-8382

November 22, 2010

FILED
NOV 23 2010

JESSE LOFTIN, CIRCUIT CLERK
By _____ D.C.

Jesse Loftin, Circuit Clerk
Marion County Courthouse
250 Broad Street, Suite 1
Columbia, Mississippi 39429

2010-0507P

Re: Gwendolyn Lancaster v. Zurich American Insurance Company
In the Circuit Court of Marion County, Mississippi

Dear Jesse:

On behalf of the Plaintiff, Gwendolyn Lancaster, we enclose herewith the original and one (1) copy of the Return on the Summons served on the Defendant, Zurich American Insurance Company. We will appreciate your filing the original Return and returning a stamped "FILED" copy to us in the self-addressed, stamped envelope enclosed for your convenience.

Thanking you for your cooperation and early attention to this request, we remain

Sincerely yours,

WILLIAMS, WILLIAMS & MONTGOMERY, P. A.

By: _____

E. Bragg Williams, III

EBW,III:bg
Enclosures

This is a True Copy
DEC 7 20 10
JESSE LOFTIN
CIRCUIT CLERK
A. D. [Signature]

SUMMONS
(Sheriff)

IN THE CIRCUIT COURT OF MARION COUNTY, MISSISSIPPI

GWENDOLYN LANCASTER

PLAINTIFF

VS.

CIVIL ACTION NO. 2010-0507P

ZURICH AMERICAN INSURANCE COMPANY

DEFENDANT

SUMMONS *issued to attorney*

THE STATE OF MISSISSIPPI

TO: ZURICH AMERICAN INSURANCE COMPANY
Through its registered agent
CHARLES A. BREWER
506 SOUTH PRESIDENT STREET
JACKSON, MISSISSIPPI 39201

NOTICE TO DEFENDANT(S)

THE COMPLAINT WHICH IS ATTACHED TO THIS SUMMONS IS IMPORTANT AND
YOU MUST TAKE IMMEDIATE ACTION TO PROTECT YOUR RIGHTS.

You are required to mail or hand-deliver a copy of a written answer to the Complaint to E. BRAGG WILLIAMS, III, the attorney for the Plaintiff(s), whose post office address is P. O. Box 113, Poplarville, MS 39470 and whose street address is 109 Erlanger Street, Poplarville, MS 39470. Your response must be mailed or delivered within (30) days from the date of delivery of this summons and Complaint or a judgment by default will be entered against you for the money or other things demanded in the Complaint.

You must also file the original of your response with the Clerk of this Court within a reasonable time afterward.

Issued under my hand and seal of said Court, this 1st ^{November} ~~October~~, 2010.



JESSE LOFTIN, CIRCUIT CLERK
MARION COUNTY COURTHOUSE
250 BROAD STREET, SUITE 1
COLUMBIA, MISSISSIPPI 39429

A. Douglas P.C.

(SEAL)
This is a true copy. By 2010
JESSE LOFTIN CIRCUIT CLERK

A. Douglas P.C.

DEPUTY CLERK

WILLIAMS, WILLIAMS & MONTGOMERY, P. A.

ATTORNEYS AT LAW

109 ERLANGER STREET

P.O. BOX 113

POPLARVILLE, MISSISSIPPI 39470

TELEPHONE (601) 795-4572

(FAX) 601-795-8382

October 29, 2010

LAMPTON O. WILLIAMS
JOSEPH H. MONTGOMERY
E. BRAGG WILLIAMS, III
L. O'NEAL WILLIAMS, JR.
MICHAEL E. PATTEN
CORY M. WILLIAMS

E. B. WILLIAMS
1890-1976
E. B. WILLIAMS, JR.
1917-1990

FILED
NOV 01 2010

JESSE LOFTIN, CIRCUIT CLERK
By _____ D.C.

Jesse Loftin, Circuit Clerk
Marion County Courthouse
250 Broad Street, Suite 1
Columbia, Mississippi 39429

2010-0507P

Re: Gwendolyn Lancaster v. Zurich American Insurance Company
In the Circuit Court of Marion County, Mississippi

Dear Jesse:

On behalf of the Plaintiff, Gwendolyn Lancaster, we submit the following documents for filing:

1. Civil Cover Sheet;
2. Original and two (2) copies of the Complaint; and,
3. Original and two (2) copies of Summons to be issued to the Defendant, Zurich American Insurance Company.

We will appreciate your filing the original Complaint, issuing the summons for the Defendant, and returning the following documents to us:

4. Stamped "FILED" copy of the Complaint; and,
5. Original and one copy of Summons issued to the Defendant to be served upon the Defendant through its registered agent.

Also enclosed is our firm check No. 16038 in the amount of \$120.00 for your filing fee.

Thanking you for your cooperation and early attention to this request, we remain

Sincerely yours,

WILLIAMS, WILLIAMS & MONTGOMERY, P. A.

By: _____

E. Bragg Williams, III

EBW,III:bg
Enclosures

This is a True Copy
DEC 7 2010
JESSE LOFTIN
CIRCUIT CLERK

A. D. [Signature] D.C.

IN THE CIRCUIT COURT OF MARION COUNTY, MISSISSIPPI

GWENDOLYN LANCASTER

PLAINTIFF

VERSUS

C. A. NO. 2010-0507P

ZURICH AMERICAN INSURANCE COMPANY

DEFENDANT

FILED
NOV 01 2010

JURY TRIAL REQUESTED

JESSE LOFTIN, CIRCUIT CLERK
COMPLAINT

COMES NOW the Plaintiff, Gwendolyn Lancaster, and for cause of action against the Defendant, Zurich American Insurance Company, would show unto the Court the following facts, to-wit:

1.

The Plaintiff is an adult resident and citizen of Columbia, Marion County, Mississippi.

2.

The Defendant, Zurich American Insurance Company, is a foreign insurance company, organized and existing under the laws of the State of New York, but which has qualified to do and is doing business in the State of Mississippi, and which has appointed and designated, in addition to the Insurance Commissioner of the State of Mississippi, Charles A. Brewer, 506 South President Street, Jackson, Mississippi 39201, as its registered agent herein.

COUNT I

3.

At all times complained of herein, the Defendant, Zurich American Insurance Company, (hereinafter referred to as "ZURICH"), insured the Plaintiff under a policy of

This is a True Copy
Dec 7 2010
JESSE LOFTIN
CIRCUIT CLERK
A. D. [Signature] P.C.

insurance issued by Zurich for occupational and non-occupational injuries, being Policy No. OCA-03-4278981, hereinafter referred to as "The Truckers Policy". Plaintiff does not have a copy of the The Truckers Policy, but the same is obtainable through discovery. Plaintiff reserves the right to attach a copy of The Truckers Policy to this Complaint upon receipt of same. Plaintiff purchased The Truckers Policy while under contract with Watkins Trucking Company while driving a truck under contract with Land Span as an owner/operator.

4.

Plaintiff sustained an accidental injury when she slipped and fell from the cab of her 18-wheeler tractor-trailer combination truck on or about May 17, 2010. As a direct and proximate result of that occupational accidental injury, Plaintiff sustained a hemorrhage of the arterial venous fistula in her brain, which will require surgery.

5.

Plaintiff has made claim for benefits under and pursuant to the terms and provisions of The Truckers Policy, both for periodic payments for disability and for medical benefits, both of which have been denied by the Defendant with no arguable basis for the denial.

6.

Plaintiff says that she is entitled to periodic disability payments and payment of her medical bills, under and pursuant to the terms and provisions of The Truckers Policy.

COUNT II

VEASLEY DAMAGES

7.

Plaintiff incorporates by reference herein, all and singular, the averments contained

in Paragraphs 1 through 6 of the Complaint herein, and would further show unto the Court that the action of the Defendant in willfully and intentionally refusing to honor their obligations to the Plaintiff imposed under the terms and provisions of said policy of insurance constitute bad faith and entitle Plaintiff to an action at law against the Defendant for such willful and intentional actions. As set forth herein and above, Defendant's willful refusal to pay disability benefits without a legitimate or arguable reason to deny payment of such benefits, which denial was completely unsupported by any investigation or other evidence whatsoever, are sufficient, jointly and severally, to constitute independent torts. Specifically, such willful and intentional actions of the Defendant in denying and then refusing to authorize disability benefits for several months and denying Plaintiff's claim for continuing medical benefits and medical care and treatment, all evidence utter indifference to and reckless disregard of the rights of Plaintiff and constitutes a type of independent and intentional tort which entitles Plaintiff to an award of middle tier damages against the Defendant under *Universal Life Insurance Company v. Veasley*, 610 So.2d 290 (Miss. 1992). Defendant's actions also constitute the tort of intentional infliction of emotional damages.

COUNT III

PUNITIVE DAMAGES

8.

Plaintiff incorporates by reference herein, all and singular, the averments contained in Paragraphs 1 through 7 of the Complaint herein, and would further show unto the Court that the Defendant breached the contract and otherwise acted in bad faith by intentionally, willfully, wantonly and with callous and/or gross and utter indifference to and reckless

disregard for the rights of Plaintiff denying medical and disability payments, all without legitimate or arguable basis in fact or law and, by committing the following acts, each of which constitutes a separate and independent tort:

- a. Willfully refusing to make timely disability payments and to pay for medical care and treatment required by Plaintiff when the Defendant knew that Plaintiff was entitled to such benefits under the terms and provisions of said policy of insurance above mentioned; and,
- b. Failure of the Defendant to conduct any investigation into the facts or legal grounds for denial of disability benefits to Plaintiff.

WHEREFORE, Plaintiff, Gwendolyn Lancaster, brings this civil action to recover for all damages of every kind and nature to which she may be entitled and demands judgment against the Defendant, Zurich American Insurance Company, as follows:

- a. Payment of disability payments as provided as provided by the insurance policy;
- b. Payment of all bills for medical care and treatment pursuant to said insurance policy;
- c. Compensatory damages against Defendant in such amount as may be set by the jury in this case as reasonable compensation for the actual or compensatory or out-of-pocket damages sustained by Plaintiff as a proximate result of the actions of the Defendant;
- b. Attorney's fees and all costs of litigation sustained by Plaintiff in pursuit of this cause of action as an element of compensatory damages for bad faith denial/delay of disability benefits and medical benefits;


- c. Loss of credit, reputation and good standing in the community as a result of the actions of the Defendant, as well as Plaintiff's own humiliation, embarrassment and stigmatization in her community;
- d. Middle tier damages authorized under *Universal Life Insurance Company v. Veasley*, 610 So.2d 290 (Miss. 1992), including damages for Plaintiff's mental distress, emotional trauma, all actual costs incurred by Plaintiff by reason of Defendant's action, plus attorney's fees and all costs of this litigation;
- e. Prejudgment interest on liquidated amounts due and ascertainable from the date they were due;
- f. For punitive damages in an amount to be determined by the fact finder at the time of trial pursuant to §11-1-65, Mississippi Code of 1972, as amended;
- g. All costs incurred herein; and,
- h. Such other and further specific or general relief to which Plaintiff is entitled.

Plaintiff asks for trial by jury on all issues contained herein.

Respectfully submitted,

GWENDOLYN LANCASTER, PLAINTIFF

By:


E. BRAGG WILLIAMS, III - MSB #7234
WILLIAMS, WILLIAMS & MONTGOMERY, P. A.
MISSISSIPPI BAR NO. 7234
P. O. BOX 113
109 WEST ERLANGER STREET
POPLARVILLE, MS 39470
TELEPHONE: (601) 795-4572
FACSIMILE: (601) 795-8382
ATTORNEYS FOR PLAINTIFF

PLEASE SERVE THE DEFENDANT:

ZURICH AMERICAN INSURANCE COMPANY
through its registered agent
CHARLES A. BREWER
506 SOUTH PRESIDENT STREET
JACKSON, MISSISSIPPI 39201

COVER SHEET

Civil Case Filing Form

(To be completed by Attorney/Party
Prior to Filing of Pleading)Mississippi Supreme Court Form AOC/01
Administrative Office of Courts (Rev 2009)

Court Identification Docket #		Case Year	Docket Number
46	15	CI	2010
00507	P		
County #	Judicial District	Court ID	Local Docket ID
110110			
Month Date Year		Case Number if filed prior to 1/1/94	
This area to be completed by clerk			

In the CIRCUIT

Court of MARION

County —

Judicial District

Origin of Suit (Place an "X" in one box only)

- ☒ Initial Filing ☐ Reinstated ☐ Foreign Judgment Enrolled ☐ Transfer from Other court ☐ Other
☐ Remanded ☐ Reopened ☐ Joining Suit/Action ☐ Appeal

Plaintiff - Party(ies) Initially Bringing Suit Should Be Entered First - Enter Additional Plaintiffs on Separate Form

Individual Lancaster

Gwendolyn

Last Name

First Name

Maiden Name, if applicable

M.I.

Jr/Sr/III/IV

Check (x) if Individual Plaintiff is acting in capacity as Executor(trix) or Administrator(trix) of an Estate, and enter style:
Estate of _____

Check (x) if Individual Plaintiff is acting in capacity as Business Owner/Operator (d/b/a) or State Agency, and enter entity:
D/B/A or Agency _____

Business

Enter legal name of business, corporation, partnership, agency - If Corporation, indicate the state where incorporated

Check (x) if Business Plaintiff is filing suit in the name of an entity other than the above, and enter below:
D/B/A _____

Address of Plaintiff P. O. Box 112, Kokomo, Mississippi 39643

Attorney (Name & Address) E. Braqq Williams, III, P.O. Box 113, Poplarville, MS 39470

MS Bar No. 7234

Check (x) if Individual Filing Initial Pleading is NOT an attorney

Signature of Individual Filing: 

Defendant - Name of Defendant - Enter Additional Defendants on Separate Form

Individual

Last Name

First Name

Maiden Name, if applicable

M.I.

Jr/Sr/III/IV

Check (x) if Individual Defendant is acting in capacity as Executor(trix) or Administrator(trix) of an Estate, and enter style:
Estate of _____

Check (x) if Individual Defendant is acting in capacity as Business Owner/Operator (d/b/a) or State Agency, and enter entity:
D/B/A or Agency _____

Business Zurich American Insurance Company, a New York corporation

Enter legal name of business, corporation, partnership, agency - If Corporation, indicate the state where incorporated

Check (x) if Business Defendant is acting in the name of an entity other than the above, and enter below:
D/B/A _____

Attorney (Name & Address) - If Known

MS Bar No.

Damages Sought: Compensatory \$ _____ Punitive \$ _____ Check (x) if child support is contemplated as an issue in this suit.*
*If checked, please submit completed Child Support Information Sheet with this Cover Sheet

Nature of Suit (Place an "X" in one box only)

Domestic Relations	Business/Commercial	Children/Minors - Non-Domestic	Real Property
<input type="checkbox"/> Child Custody/Visitation	<input type="checkbox"/> Accounting (Business)	<input type="checkbox"/> Adoption - Contested	<input type="checkbox"/> Adverse Possession
<input type="checkbox"/> Child Support	<input type="checkbox"/> Business Dissolution	<input type="checkbox"/> Adoption - Uncontested	<input type="checkbox"/> Ejectment
<input type="checkbox"/> Contempt	<input type="checkbox"/> Debt Collection	<input type="checkbox"/> Consent to Abortion Minor	<input type="checkbox"/> Eminent Domain
<input type="checkbox"/> Divorce: Fault	<input type="checkbox"/> Employment	<input type="checkbox"/> Removal of Minority	<input type="checkbox"/> Exclusion
<input type="checkbox"/> Divorce: Irreconcilable Diff.	<input type="checkbox"/> Foreign Judgment	<input type="checkbox"/> Other	<input type="checkbox"/> Judicial Foreclosure
<input type="checkbox"/> Domestic Abuse	<input type="checkbox"/> Garnishment	<input type="checkbox"/> Elections	<input type="checkbox"/> Lien Assertion
<input type="checkbox"/> Emancipation	<input type="checkbox"/> Replevin	<input type="checkbox"/> Expungement	<input type="checkbox"/> Partition
<input type="checkbox"/> Modification	<input type="checkbox"/> Other	<input type="checkbox"/> Habeas Corpus	<input type="checkbox"/> Sale: Confirm/Cancel
<input type="checkbox"/> Paternity	<input type="checkbox"/> Probate	<input type="checkbox"/> Post Conviction Relief/Prisoner	<input type="checkbox"/> Title Boundary or Easement
<input type="checkbox"/> Property Division	<input type="checkbox"/> Accounting (Probate)	<input type="checkbox"/> Other	<input type="checkbox"/> Other
<input type="checkbox"/> Separate Maintenance	<input type="checkbox"/> Birth Certificate Correction	<input type="checkbox"/> Breach of Contract	<input type="checkbox"/> Bad Faith
<input type="checkbox"/> Termination of Parental Rights	<input type="checkbox"/> Commitment	<input type="checkbox"/> Installment Contract	<input type="checkbox"/> Fraud
<input type="checkbox"/> UIFSA (eff 7/1/97; formerly URESA)	<input type="checkbox"/> Conservatorship	<input type="checkbox"/> Insurance	<input type="checkbox"/> Loss of Consortium
<input type="checkbox"/> Other	<input type="checkbox"/> Guardianship	<input checked="" type="checkbox"/> Specific Performance	<input type="checkbox"/> Malpractice - Legal
<input type="checkbox"/> Administrative Agency	<input type="checkbox"/> Heirship	<input type="checkbox"/> Other	<input type="checkbox"/> Malpractice - Medical
<input type="checkbox"/> County Court	<input type="checkbox"/> Intestate Estate	<input type="checkbox"/> Bond Validation	<input type="checkbox"/> Mass Tort
<input type="checkbox"/> Hardship Petition (Driver License)	<input type="checkbox"/> Minor's Settlement	<input type="checkbox"/> Civil Forfeiture	<input type="checkbox"/> Negligence - General
<input type="checkbox"/> Justice Court	<input type="checkbox"/> Muniment of Title	<input type="checkbox"/> Declaratory Judgment	<input type="checkbox"/> Negligence - Motor Vehicle
<input type="checkbox"/> MS Dept Employment Security	<input type="checkbox"/> Name Change	<input type="checkbox"/> Injunction or Restraining Order	<input type="checkbox"/> Product Liability
<input type="checkbox"/> Worker's Compensation	<input type="checkbox"/> Testate Estate	<input type="checkbox"/> Other	<input type="checkbox"/> Subrogation
<input type="checkbox"/> Other	<input type="checkbox"/> Will Contest		<input type="checkbox"/> Wrongful Death
	<input type="checkbox"/> Other		<input type="checkbox"/> Other

This is a True Copy
 JESSE LOFTIN, CIRCUIT CLERK
 A. Dwyer D.C.

NOV 01 2010